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Attorneys for Creditor
TRINITY FINANCIAL SERVICES, LLC

UNITED STATES BANKRUPTCY COURT
CENTRAL DISTRICT OF CALIFORNIA
LOS ANGELES

In re
MAE E. WOOD,
Debtor,

Case No. 2:18-bk-10399-NB

Chapter Number: 13

**CREDITOR TRINITY FINANCIAL
SERVICES, LLC'S OPPOSITION TO
DEBTOR'S NOTICE OF MOTION AND
MOTION TO DETERMINE SECURED
VALUE OF REAL PROPERTY**

DATE: November 29, 2018
TIME: 8:30 a.m.
CTRM: 1545

Secured Creditor Trinity Financial Services, LLC ("Trinity") is the holder of a promissory note and a junior deed of trust against real property located at 16724 Almaden Drive, Fontana, CA 92336 (the "Property"), and hereby submits the following opposition to the *Debtor's Notice of Motion and Motion to Determine Secured Value of Real Property* (the "Motion") [Docket No. 26] filed by Debtor Mae E. Wood (the "Debtor"):

STATEMENT OF FACTS

The Debtor is the maker of a Home Equity Credit Line Agreement and Disclosure Statement in favor of lender MortgageIt, Inc., dated October 21, 2005 and in the original principal amount of \$65,000.00 (the "HELOC"). Trinity is the current payee, and holder in due course, of

1 the HELOC. Trinity's corporate assignment of Deed of Trust (the "Deed of Trust") is recorded in
2 the County of San Bernardino as Instrument No. 2016-0171778 (collectively with the HELOC,
3 the "Subject Loan").

4 The Debtor filed a voluntary Chapter 13 bankruptcy petition with this Court on or about
5 January 12, 2018 (the "Petition Date"), initiating the instant case identified as Case Number 2:18-
6 bk-10399-NB. On or about July 31, 2018, the Debtor filed the Motion, which seeks to "strip
7 down" Trinity's lien securing the Subject Loan on the basis of the Debtor's assertion that there is
8 insufficient equity in the Property to support Trinity's lien.

9 **ARGUMENT**

10 11 U.S.C. § 1325(a)(5)(B)(ii) requires a debtor's Chapter 13 Plan to distribute at least the
11 allowed amount of a creditor's secured claim. *See* 11 U.S.C. § 1325(a)(5)(B)(ii). Furthermore,
12 the requirement that a debtor provide for the full value of a creditor's secured claim is mandatory
13 for plan confirmation. *See Barnes v. Barnes (In re Barnes)*, 32 F. 3d 405, 407 (9th Cir. 1994); *see*
14 *also In re Lucas*, 3 B.R. 252, 253 (Bankr. S.D. Cal. 1980) ("In order to confirm any Chapter 13
15 Plan, the court must be satisfied . . . that the plan meets all the requirements of § 1325(a)."). The
16 burden lies with the debtor in demonstrating compliance with section 1325(a). *Chinichian v.*
17 *Campolongo (In re Chinichian)*, 784 F. 2d 1440 (9th Cir. 1986).

18 Valuation of residential property "is not an exact science." *In re Karakas*, No. 06-32961,
19 No. 06-80245, 2007 WL 1307906, at *6 (Bankr. N.D.N.Y. May 3, 2007). Normally, in
20 evaluating conflicting appraisals, a bankruptcy court should carefully compare "the logic of their
21 analyses" and "the persuasiveness of their subjective reasoning." *In re Park Ave. Partners Ltd.*
22 *P'ship*, 95 B.R. 605, 610 (Bankr. E.D. Wisc. 1988). In order to strip a lien "off," the debtor has
23 the burden of demonstrating that "there is not even one dollar of value" in the subject property in
24 excess of the amount owed on the first mortgage. *In re LePage*, 2011 WL 1884034, at *4 (Bankr.
25 E.D.N.Y. May 18, 2011). Once the debtor has met this burden, the burden shifts to the creditor to
26 submit sufficient evidence to overcome the valuation proposed by the debtor. *Id.*

27 The Debtor filed a Broker's Price Opinion (the "BPO") as an Exhibit in support of her
28 Motion asserting that the Subject Loan is not completely supported by value in the Property due

1 to the value of the Property being too low. The BPO lists the value of the Property in the amount
2 of \$486,000.00.

3 Trinity, by and through undersigned counsel, has obtained an appraisal which lists the
4 value at \$545,000.00 (the "Appraisal"). At this valuation and with the first lien at \$411,036.44,
5 Trinity's secured claim stands at \$133,963.56. A true and correct copy of the Appraisal is
6 attached hereto as **Exhibit "1"** and incorporated herein by reference.

7 Trinity also objects to the Motion to the extent that it purports to subtract "Real Estate
8 Commissions and Costs of Sale of 7%" from Trinity's secured position. The Debtor has
9 presented no authority to suggest that the Bankruptcy Code authorizes this kind of relief. Section
10 506(a) dictates that any property "value shall be determined in light of the purpose of the
11 valuation and of the proposed disposition or use of such property, and in conjunction with any
12 hearing on such disposition or use or on a plan affecting such creditor's interest." Here, the
13 Debtor has filed the Motion for the "proposed disposition or use" of retaining the Property and
14 paying both her first and second lien in the plan. The Debtor has not filed anything to indicate
15 she plans to sell the Property. Because under Section 506, "value shall be determined in light of
16 the . . . proposed disposition or use of such property," the Debtor is not permitted to subtract
17 nonexistent sale commissions from the Property's value arbitrarily. Accordingly, Trinity prays
18 for an order (1) finding the value of the Property at \$545,000, and (2) finding Trinity's lien to be
19 secured in the amount of \$133,963.56

20 **CONCLUSION**

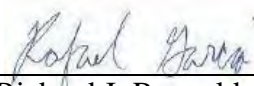
21 Based on the foregoing facts and applicable law, Trinity respectfully requests:

- 22 1. That the Motion be denied;
 - 23 2. In the alternative, that the Court enter an order (a) finding the value of the Property
24 at \$545,000, and (b) finding Trinity's lien to be secured in the amount of \$133,963.56
 - 25 3. In the alternative, that an evidentiary hearing regarding the Motion and the value
26 of the Property be set in January 2019 or afterward; and
 - 27 4. That the Court grant such other relief as this Court deems appropriate.
- 28

1 Dated: November 8, 2018

Respectfully submitted

2 BURKE, WILLIAMS & SORESENSEN, LLP

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4 By: 
5 Richard J. Reynolds
6 Rafael R. Garcia-Salgado
7 Attorneys for Creditor
8 TRINITY FINANCIAL SERVICES, LLC
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MAE E. WOOD,
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Chapter Number: 13

**DECLARATION OF APPRAISER IN
SUPPORT OF OPPOSITION TO NOTICE
OF MOTION AND MOTION TO
DETERMINE SECURED VALUE OF
REAL PROPERTY**

DATE: November 29, 2018
TIME: 8:30 a.m.
CTRM: 1545

I, Jeffrey Neel, declare:

1. I am a real estate appraiser, State of California License #AR039177. I make this declaration based on my own personal knowledge, my education, my training, and my experience in the field of real estate appraisal. If called as a witness, I could and would competently testify to the facts stated herein.

2. I have held a California Real Estate Appraiser License since 2005, and have been doing residential real estate appraisals since 2004. I am actively employed as a real estate appraiser and perform approximately twenty per month, with total value appraised of ten to twenty million dollars per month.



Jeffrey Neel

Exhibit 1



APPRAISAL OF REAL PROPERTY

LOCATED AT:

16724 Almaden Dr
TRACT 15682-1 LOT 13 BOOK 274 PAGE 8
Fontana, CA 92336

FOR:

Trinity Financial Services LLC
2618 San Miguel Dr., Suite 303, Newport Beach, CA

AS OF:

January 12, 2018

BY:

Jeffrey Neel
Third Party Real Estate, Inc
4952 Warner Avenue, Suite 320
Huntington Beach, CA 92649
www.thirdpartyvalue.com
jeff@thirdpartyvalue.com

Third Party Real Estate, Inc.
4952 Warner Avenue, Suite 320
Huntington Beach, CA 92649
714-624-9772

11/07/2018

Trinity Financial Services LLC
2618 San Miguel Dr., Suite 303, Newport Beach, CA

Re: Property: 16724 Almaden Dr
Fontana, CA 92336
Client: Mae Wood
File No.: TPRE/Trinity/Almaden

Pursuant to your request, I have inspected the subject property located at the above-referenced address. I have investigated sales of similar properties located in the same marketing area. This is a retrospective market value opinion as the effective date is January 12, 2018. I inspected the subject on October 16, 2018.

The purpose of my investigation was for bankruptcy and court litigation, subject to the Definition of Market Value, the Assumptions and Limiting Conditions, and Certification contained in this Appraisal Report. This Appraisal was prepared as a "Appraisal Report" in conformance with the Uniform Standards of Professional Appraisal Practice ("USPAP").

A adequate description of the property based on an interior and exterior inspection of the subject improvements, along with explanations of the appraisal procedures are presented in the Appraisal Report.

Based on my findings, it is my opinion the "AS IS" Market Value of the Subject Property, as of January 12, 2018 is:

Five Hundred & Forty-Five Thousand Dollars ~ \$545,000

Sincerely,



Jeffrey Neel
California Certified Appraiser
License # AR-039177

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.											
SUBJECT	Property Address 16724 Almaden Dr				City Fontana		State CA		Zip Code 92336		
	Borrower Mae Wood				Owner of Public Record Mae Wood		County Los Angeles				
	Legal Description TRACT 15682-1 LOT 13 BOOK 274 PAGE 8										
	Assessor's Parcel # 1119-081-13-0000				Tax Year 2017		R.E. Taxes \$ 6,923				
	Neighborhood Name Sierra Lakes				Map Reference		Census Tract 0027.04				
	Occupant <input checked="" type="checkbox"/> Owner <input type="checkbox"/> Tenant <input type="checkbox"/> Vacant				Special Assessments \$ 0.00		<input type="checkbox"/> PUD HOA \$ <input type="checkbox"/> per year <input type="checkbox"/> per month				
	Property Rights Appraised <input checked="" type="checkbox"/> Fee Simple <input type="checkbox"/> Leasehold <input type="checkbox"/> Other (describe)										
	Assignment Type <input type="checkbox"/> Purchase Transaction <input type="checkbox"/> Refinance Transaction <input checked="" type="checkbox"/> Other (describe) Market Value Estimate/Bankruptcy Court & Litigation										
	Lender/Client Trinity Financial Services LLC				Address 2618 San Miguel Dr., Suite 303, Newport Beach, CA						
	Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal?				<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No						
Report data source(s) used, offering price(s), and date(s). According to the CRMLS, the subject has not been listed in the past 12 months											
CONTRACT	I <input type="checkbox"/> did <input type="checkbox"/> did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. N/A										
	Contract Price \$ N/A Date of Contract N/A Is the property seller the owner of public record? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source(s)										
	Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? <input type="checkbox"/> Yes <input type="checkbox"/> No										
	If Yes, report the total dollar amount and describe the items to be paid. N/A										
NEIGHBORHOOD	Note: Race and the racial composition of the neighborhood are not appraisal factors.										
	Neighborhood Characteristics				One-Unit Housing Trends			One-Unit Housing		Present Land Use %	
	Location <input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural				Property Values <input checked="" type="checkbox"/> Increasing <input type="checkbox"/> Stable <input type="checkbox"/> Declining			PRICE AGE		One-Unit 90 %	
	Built-Up <input type="checkbox"/> Over 75% <input checked="" type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%				Demand/Supply <input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply			\$ (000) (yrs)		2-4 Unit 0 %	
	Growth <input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow				Marketing Time <input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths			400 Low 10		Multi-Family 0 %	
	Neighborhood Boundaries Summit Ave to the north; Sierra Ave to the east; CA-210 fwy to the south;				750 High 25			600 Pred. 50		Commercial 10 %	
	Citrus Ave to the west.										
	Neighborhood Description Residential area of Fontana consisting of average to good quality homes, showing average to good levels of maintenance and upgrades with retail properties on arterial street. Homes are located adjacent to or surrounding the Sierra Lakes golf course. Conveniently located to all community services and facilities.										
	Market Conditions (including support for the above conclusions)				Please see attached text addendum for complete details on market condition as of the effective date of this appraisal report.						
SITE	Dimensions Irregular (Please see plat map)				Area 6,580 sf		Shape Rectangular		View Mountain		
	Specific Zoning Classification SFR				Zoning Description Single Family Residential Zone Use Permitted						
	Zoning Compliance <input checked="" type="checkbox"/> Legal <input type="checkbox"/> Legal Nonconforming (Grandfathered Use) <input type="checkbox"/> No Zoning <input type="checkbox"/> Illegal (describe)										
	Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe										
	Utilities Public Other (describe)				Public Other (describe)		Off-site Improvements - Type		Public Private		
	Electricity <input checked="" type="checkbox"/> <input type="checkbox"/>				Water <input checked="" type="checkbox"/> <input type="checkbox"/>		Street Asphalt		<input checked="" type="checkbox"/> <input type="checkbox"/>		
	Gas <input checked="" type="checkbox"/> <input type="checkbox"/>				Sanitary Sewer <input checked="" type="checkbox"/> <input type="checkbox"/>		Alley		<input checked="" type="checkbox"/> <input type="checkbox"/>		
	FEMA Special Flood Hazard Area <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No FEMA Flood Zone X FEMA Map # 06071C7915H FEMA Map Date 08/28/2008										
	Are the utilities and off-site improvements typical for the market area? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe										
	Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe										
Title, environmental or legal reports not reviewed. No adverse easements, encroachments or other adverse conditions noted at the time of our appraisal inspection.											
IMPROVEMENTS	General Description		Foundation		Exterior Description		materials/condition		Interior materials/condition		
	Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit		<input checked="" type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space		Foundation Walls		Concrete/Average+		Floors Tile/Wood/Avg+		
	# of Stories 2		<input type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement		Exterior Walls		Stucco/Good		Walls Drywall/Paint/Avg+		
	Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit		Basement Area sq.ft.		Roof Surface		Tile/Good		Trim/Finish Wood/Average+		
	<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.		Basement Finish		Gutters & Downspouts		Aluminum/Avg+		Bath Floor Tile/Average+		
	Design (Style) Conventional		<input type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump		Window Type		Vinyl/Good		Bath Wainscot Tile/Average+		
	Year Built 2000		Evidence of <input type="checkbox"/> Infestation N/A		Storm Sash/Insulated		Unknown		Car Storage <input type="checkbox"/> None		
	Effective Age (Yrs) 5		<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement		Screens		Screens/Good		<input checked="" type="checkbox"/> Driveway # of Cars 3		
	Attic <input type="checkbox"/> None		Heating <input checked="" type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant		Amenities <input type="checkbox"/> Woodstove(s) #		Driveway Surface Concrete				
	<input type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs		<input type="checkbox"/> Other Fuel Gas		<input checked="" type="checkbox"/> Fireplace(s) # 1 <input checked="" type="checkbox"/> Fence Block		<input checked="" type="checkbox"/> Garage # of Cars 3				
<input type="checkbox"/> Floor <input checked="" type="checkbox"/> Scuttle		Cooling <input checked="" type="checkbox"/> Central Air Conditioning		<input checked="" type="checkbox"/> Patio/Deck Slab <input type="checkbox"/> Porch		<input type="checkbox"/> Carport # of Cars					
<input type="checkbox"/> Finished <input type="checkbox"/> Heated		<input type="checkbox"/> Individual <input type="checkbox"/> Other		<input type="checkbox"/> Pool <input type="checkbox"/> Other		<input type="checkbox"/> Att. <input type="checkbox"/> Det. <input checked="" type="checkbox"/> Built-in					
Appliances <input checked="" type="checkbox"/> Refrigerator <input checked="" type="checkbox"/> Range/Oven <input checked="" type="checkbox"/> Dishwasher <input checked="" type="checkbox"/> Disposal <input checked="" type="checkbox"/> Microwave <input checked="" type="checkbox"/> Washer/Dryer <input type="checkbox"/> Other (describe)											
Finished area above grade contains: 9 Rooms 5 Bedrooms 4 Bath(s) 3,683 Square Feet of Gross Living Area Above Grade											
Additional features (special energy efficient items, etc.).											
Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). Overall condition of the subject is "Average+." Tile countertops and wood cabinets in kitchen with tile flooring. Tile flooring and wood cabinets in each bathroom, with composite countertops. Carpet throughout main living areas. Subject has a built-in 3 car garage. Some signs of deferred maintenance was observed typical to homes of this age in this market area. I chose comps that were the most similar in condition to the subject. Quality and condition adjustments are based on the UAD Definitions Addendum at the end of this report. My onsite measurements were similar to that of public records. I used public records data.											
Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No If Yes, describe											
Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No If No, describe											

There are N/A comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ to \$	
There are N/A comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ to \$	
FEATURE	SUBJECT
Address	6065 Brookside Way Fontana, CA 92336
Proximity to Subject	0.58 miles SW
Sale Price	\$ N/A
Sale Price/Gross Liv. Area	\$ 148.20 sq.ft.
Data Source(s)	Realist/CRMLS # CV17238598
Verification Source(s)	Lianming Xiong 909-945-0600
VALUE ADJUSTMENTS	DESCRIPTION DESCRIPTION +(-) \$ Adjustment
Sales or Financing Concessions	TD 60% (Conv) Doc # 15157 -5,000
Date of Sale/Time	01/16/2018
Location	Average
Leasehold/Fee Simple	Fee Simple
Site	6,580 sf
View	Mountain
Design (Style)	Conventional
Quality of Construction	Q3
Actual Age	18
Condition	C4
Above Grade	Total Bdrms. Baths
Room Count	9 5 4
Gross Living Area	3,683 sq.ft.
Basement & Finished Rooms Below Grade	APN
Functional Utility	Average
Heating/Cooling	Forced/Central
Energy Efficient Items	None
Garage/Carport	3 Car Attached
Porch/Patio/Deck	Slab
Pool/Spa	None
Upgrades	Average
Days on Market/List Price	Not Listed
Net Adjustment (Total)	\$ 32,320
Adjusted Sale Price of Comparables	\$ 529,820
I <input checked="" type="checkbox"/> did <input type="checkbox"/> did not research the sale or transfer history of the subject property and comparable sales. If not, explain	
My research <input type="checkbox"/> did <input checked="" type="checkbox"/> did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.	
Data Source(s) ND; MLS; Realist.	
My research <input checked="" type="checkbox"/> did <input type="checkbox"/> did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.	
Data Source(s) ND; MLS; Realist.	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).	
ITEM	SUBJECT
Date of Prior Sale/Transfer	None
Price of Prior Sale/Transfer	None
Data Source(s)	Realist/ND
Effective Date of Data Source(s)	10/25/2018
Analysis of prior sale or transfer history of the subject property and comparable sales	
comparable 1 - 3 are listed above. Comps 1 and 2 were under contract and both pending sales as of the effective date of this report. The both closed escrow 4 and 10 days respectively after January 12, 2018. They two comps are very good indicators of value as of the effective date of this report.	
Summary of Sales Comparison Approach	
The Comparables used in this report are, in my opinion, the absolute best measure of value for the subject within the subjects market area as of the effective date of this appraisal. Primary weight was placed on comparables 1 - 4 as they are among the most recent closed sales of homes of similar size and appeal, and are also located in the Sierra Lakes development. Secondary weight was placed on comps 5 and 6. All six comparable sales are very good reflections of value for the subject property as of the effective date of this value opinion. The adjusted values of all six comps is \$527,320 - \$562,795 with an average sales price of \$546,512. The adjusted values of the four primary weighted comps is the same, \$527,320 - \$562,795 with an average of \$547,434. A value conclusion for the subject should lie within the adjusted parameters of my primary weighted comparables. My value opinion of \$545,000 does lie within this range and is deemed to be reasonable and well supported by the data included in this report.	
Indicated Value by Sales Comparison Approach \$ 545,000	
Indicated Value by: Sales Comparison Approach \$ 545,000 Cost Approach (if developed) \$ Income Approach (if developed) \$	
All weight is placed on the Sales Comparison Approach to value as it most indicative of the concerns and influences of buyers and sellers of Single Family Residences and is not "investment grade" real estate. A typical buyer would rely solely on this Approach. The cost approach is given no weight as the typical potential buyer places no emphasis on this Approach. Income Approach is not applicable for this type of property.	
This appraisal is made <input checked="" type="checkbox"/> "as is", <input type="checkbox"/> subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, <input type="checkbox"/> subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or <input type="checkbox"/> subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair. The client and the court are the only intended users of this report. Trinity Financial Services LLC is my client and this report is not intended for mortgage finance purposes.	
Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ 545,000 , as of January 212, 2018 , which is the date of inspection and the effective date of this appraisal.	

Comments on Market Approach			
ADDITIONAL COMMENTS	Sales are located in the same marketing area as the subject and are considered to be the most reliable comparable properties available. Sales are considered to be similar to the subject, however adjustments were based on the following: Concessions ~ Actual dollar amount; Time ~ 0.75% per month; Location 5% for golf course view; Site \$5.00 sf; Bedroom Count \$15,000; Bathroom Count \$10,000 per additional full bathroom and \$5,000 per additional half bathroom; GLA ~ \$100.00 sf; Solar \$15,000; Garage \$10,000 per additional enclosed garage space; Upgrades \$10,000; Marketing Time 2.5%.		
	The Comparables used in this report are, in my opinion, the absolute best measure of value for the subject within the subjects market area as of the effective date of this appraisal. Primary weight was placed on comparables 1 - 4 as they are among the most recent closed sales of homes of similar size and appeal, and are also located in the Sierra Lakes development. Secondary weight was placed on comps 5 and 6, as they are located north of the primary comparables and subject in a nearby competing and similar neighborhood. All six comparable sales are very good reflections of value for the subject property as of the effective date of this value opinion. The adjusted values of all six comps is \$527,320 - \$562,795 with an average sales price of \$546,512. The adjusted values of the four primary weighted comps is the same, \$527,320 - \$562,795 with an average of \$547,434. A value conclusion for the subject should lie within the adjusted parameters of my primary weighted comparables. My value opinion of \$545,000 does lie within this range and is deemed to be reasonable and well supported by the data included in this report.		
	Adjustments were based on conversations with the local real estate brokers, market participants to the transactions noted in my report, my personal inspection of the market area and supported by the paired sales analysis method of property comparison.		
	This appraisal was completed for Trinity Financial Services LLC for bankruptcy and internal purposes only, not for mortgage finance. The effective date of this report is January 12, 2018. I inspected the subject on October 16, 2018. It appears reasonable after this market analysis that the subject had a market value of \$545,000 as of this date.		
COST APPROACH TO VALUE (not required by Fannie Mae)			
Provide adequate information for the lender/client to replicate the below cost figures and calculations.			
Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) The cost approach was omitted as the typical buyer would place no weight on this approach when purchasing a property of this age.			
COST APPROACH	ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE -----=\$	
	Source of cost data	DWELLING	Sq.Ft. @ \$ -----=\$
	Quality rating from cost service		Sq.Ft. @ \$ -----=\$
	Effective date of cost data		Sq.Ft. @ \$ -----=\$
	Comments on Cost Approach (gross living area calculations, depreciation, etc.)		Sq.Ft. @ \$ -----=\$
		Garage/Carport	Sq.Ft. @ \$ -----=\$
		Total Estimate of Cost-New	-----=\$
		Less Physical Functional External	
		Depreciation	-----= \$()
		Depreciated Cost of Improvements	-----=\$
	"As-is" Value of Site Improvements	-----=\$	
Estimated Remaining Economic Life (HUD and VA only)	40 Years	INDICATED VALUE BY COST APPROACH	-----=\$
INCOME APPROACH TO VALUE (not required by Fannie Mae)			
Estimated Monthly Market Rent \$	X Gross Rent Multiplier	= \$	Indicated Value by Income Approach
Summary of Income Approach (including support for market rent and GRM) Subject is a single family residence and is not typical "investment grade" real estate that is considered income producing hence the Income Capitalization Approach was not completed and not applicable for this assignment.			
PROJECT INFORMATION FOR PUDs (if applicable)			
Is the developer/builder in control of the Homeowners' Association (HOA)? <input type="checkbox"/> Yes <input type="checkbox"/> No Unit type(s) <input type="checkbox"/> Detached <input type="checkbox"/> Attached			
Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.			
Legal Name of Project			
Total number of phases	Total number of units	Total number of units sold	
Total number of units rented	Total number of units for sale	Data source(s)	
Was the project created by the conversion of existing building(s) into a PUD? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, date of conversion.			
Does the project contain any multi-dwelling units? <input type="checkbox"/> Yes <input type="checkbox"/> No Data Source			
Are the units, common elements, and recreation facilities complete? <input type="checkbox"/> Yes <input type="checkbox"/> No If No, describe the status of completion.			
Are the common elements leased to or by the Homeowners' Association? <input type="checkbox"/> Yes <input type="checkbox"/> No If Yes, describe the rental terms and options.			
Describe common elements and recreational facilities.			

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Jeffrey M. Neel

Signature

Name Jeffrey Neel

Company Name Third Party Real Estate, Inc.

Company Address 4952 Warner Ave, Suite 320, Huntington Beach, CA 92649

Telephone Number (714) 624-9772

Email Address jeff@thirdpartyvalue.com

Date of Signature and Report 11/07/2018

Effective Date of Appraisal January 212, 2018

State Certification # AR039177

or State License #

or Other (describe) State #

State CA

Expiration Date of Certification or License 12/27/2019

ADDRESS OF PROPERTY APPRAISED

16724 Almaden Dr

Fontana, CA 92336

APPRAISED VALUE OF SUBJECT PROPERTY \$ 545,000

LENDER/CLIENT

Name Rafael R. Garcia-Salgado

Company Name Trinity Financial Services LLC

Company Address 2618 San Miguel Dr., Suite 303, Newport

Beach, CA

Email Address RGarcia@bwslaw.com

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature

Name

Company Name

Company Address

Telephone Number

Email Address

Date of Signature

State Certification #

or State License #

State

Expiration Date of Certification or License

SUBJECT PROPERTY

☐ Did not inspect subject property☐ Did inspect exterior of subject property from street

Date of Inspection

☐ Did inspect interior and exterior of subject property

Date of Inspection

COMPARABLE SALES

☐ Did not inspect exterior of comparable sales from street☐ Did inspect exterior of comparable sales from street

Date of Inspection

FEATURE		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Address		16724 Almaden Dr Fontana, CA 92336		16209 Seminole Way Fontana, CA 92336		5553 Sugar Maple Way Fontana, CA 92336		16397 Basswood Ln Fontana, CA 92336	
Proximity to Subject				0.64 miles W		0.36 miles NW		0.40 miles W	
Sale Price		\$ N/A		\$ 488,000		\$ 565,000		\$ 550,000	
Sale Price/Gross Liv. Area		\$ sq.ft.		\$ 146.11 sq.ft.		\$ 147.48 sq.ft.		\$ 150.44 sq.ft.	
Data Source(s)				Realist/CRMLS # CV17084007		Realist/CRMLS # CV17196792		Realist/CRMLS # IV17133562	
Verification Source(s)				Agent William Lim 909-266-2668		Agent Ana Blanco 626-201-2225		Agt Juan Ocampo 909-524-6485	
VALUE ADJUSTMENTS		DESCRIPTION		DESCRIPTION +(-) \$ Adjustment		DESCRIPTION +(-) \$ Adjustment		DESCRIPTION +(-) \$ Adjustment	
Sales or Financing Concessions				TD 68% (Conv) Doc # 255064		TD 72% (Cnv) Doc # 537511		TD 80% (Conv) Doc # 332628	
Date of Sale/Time				06/21/2017		12/19/2017		08/15/2017	
Location		Average		Similar		Similar		Similar	
Leasehold/Fee Simple		Fee Simple		Fee Simple		Fee Simple		Fee Simple	
Site		6,580 sf		6,313 sf		9,998 sf		10,027 sf	
View		Mountain		Similar		Similar		Similar	
Design (Style)		Conventional		Conventional		Conventional		Conventional	
Quality of Construction		Q3		Similar		Similar		Similar	
Actual Age		18		16		12		12	
Condition		C4		Similar		Similar		Similar	
Above Grade		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths	
Room Count		9 5 4		9 5 3.1		8 4 4		8 4 4	
Gross Living Area		3,683 sq.ft.		3,340 sq.ft.		3,831 sq.ft.		3,656 sq.ft.	
Basement & Finished				None		None		None	
Rooms Below Grade		APN		111905142		023985248		023986217	
Functional Utility		Average		Similar		Similar		Similar	
Heating/Cooling		Forced/Central		Similar		Similar		Similar	
Energy Efficient Items		None		None		None		None	
Garage/Carport		3 Car Attached		Similar		Similar		Similar	
Porch/Patio/Deck		Slab		Similar		Similar		Similar	
Pool/Spa		None		None		None		None	
Upgrades		Average		Similar		Similar		Similar	
Days on Market/List Price		Not Listed		2/\$488,000		88/\$570,000		118/\$560,000	
Net Adjustment (Total)				Net Adj. 15.3 % Gross Adj. 15.3 %		Net Adj. 4.9 % Gross Adj. 6.4 %		Net Adj. 0.4 % Gross Adj. 6.6 %	
Adjusted Sale Price of Comparables				\$ 562,795		\$ 537,348		\$ 551,965	
Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).									
ITEM		SUBJECT		COMPARABLE SALE # 4		COMPARABLE SALE # 5		COMPARABLE SALE # 6	
Date of Prior Sale/Transfer		None				None		None	
Price of Prior Sale/Transfer		None				None		None	
Data Source(s)		Realist/ND				Realist/ND		Realist/ND	
Effective Date of Data Source(s)		10/25/2018		10/25/2018		10/25/2018		10/25/2018	
Analysis of prior sale or transfer history of the subject property and comparable sales									
All analysis of prior sales history of the subject property and comparable 4 - 6 are listed above.									
Analysis/Comments									
Please see additional comments page and general text addendum.									

Borrower	Mae Wood					
Property Address	16724 Almaden Dr					
City	Fontana	County	Los Angeles	State	CA	Zip Code 92336
Lender/Client	Trinity Financial Services LLC					

Electronic Signature

The signature in this report is an authorized electronic signature, with secure password encryption. The appraiser retains sole control over the ability to affix his electronic signature on all appraisal reports. This electronic signature is as legally binding as a traditional "wet" signature, and is accepted by all national and state regulatory agencies.

URAR : Neighborhood - Description

Subject is located in a conforming area in the city. Area is located close to all supporting facilities including, schools employment centers, and arterial freeways. Neighborhood shopping consists of convenience stores, neighborhood and community shopping centers. No adverse conditions noted.

URAR : Neighborhood - Market Conditions

Current and previous market data in the Subject neighborhood, including closed sales as well as listings, discussions with local brokers and real estate professionals, indicate an estimated exposure time of less than three months for the subject property if marketed at a reasonable price as of the effective date of this appraisal report. Motivated home sellers that had reduced their asking prices to market levels, pent up demand for single family housing and favorable financing conditions are currently setting market values as evidenced by the comparable utilized in this report. According to the CRMLS, Trulia and Zillow, values appear to have been steadily increasing in this neighborhood at a rate of approximately 9% - 10% per year over the term of this study after a few years of even more significant increase. The marketability of the Subject property to the other similar properties in the area was good. The short term outlook of the market appeared to have been good.

Scope Of Work (Continued)

The appraiser researched the subject via NDCData, Real List, and CR MLS. The appraiser completed a visual observation of the subject property based upon walking around and viewing the subject's improvements from the exterior (on all sides from the ground level), viewed the interior of the subject's improvements in most rooms. The upstairs bedroom and bathroom were not inspected as they were occupied by sleeping infant at the time of my appraisal inspection.

The appraiser did not view the crawl space under the house (if applicable) or the attic (if applicable). The appraiser's visual observation did not include testing appliances, heating systems, plumbing systems, electrical systems, sewage lines, heating system, interior wall space, foundation, soil, or other items that are beyond the scope of work for a visual observation as defined in this appraisal report. If, the client or any other reader of this appraisal report has concerns about the functionality of these items then the appraiser recommends the reader secure an inspector that is qualified in those systems. The appraiser provides no warranties expressed implied or otherwise for the function of these items.

The appraiser ran researched comparable sales (properties that have sold in the minimum of the past 6 months up to 12 months), active listings, and pending sales through these data sources for the subject's market area and comparable and/or competing market areas. The research includes, but is not limited to, searches of similar style, age, quality, condition, gross living area, gross building area, amenities, bedroom count, bathroom count, site size, zoning, and/or view quality. These properties were then looked at and considered on paper and cross referenced with the available data sources to find the best comparable properties to the subject's property. Those that were considered the best were then viewed from the public streets for comparison to the subject as well as interviews (either phone, electronic mail, fax, or in person) with either/or the Listing Agent, Buyers Agent, Seller, or the Buyer involved in the transaction. After this was considered and concluded then the best comparable properties were included in this appraisal report.

Adverse Environmental Conditions

As part of the appraisal process an overall visual observation of the subject's improvements and site was conducted but, there were no visible evidence of hazardous environmental conditions which may affect the subject property or its value. However, the appraiser is not an expert, and is not qualified to confirm or deny the existence of hazardous substances. If the subject property was built before 1978, portions of the structure may be comprised of lead based paint or asbestos containing material. Should any evidence of such material be discovered, removal by a certified professional is recommended and this in no way shall be construed to warrant the condition of the property. A common sense and a reasonable amount of training in identification exist to determine visible or otherwise obvious substances or conditions which may prove detrimental. The market value opinion reached in this report is predicated on

Borrower	Mae Wood					
Property Address	16724 Almaden Dr					
City	Fontana	County	Los Angeles	State	CA	Zip Code 92336
Lender/Client	Trinity Financial Services LLC					

the following:

No warranty of the subject property is given or implied. No liability is assumed for the structural or mechanical elements of the property.

Clarification & Definition

This section is intended to clarify and define areas of the appraisal report.

The client and any other reader of this appraisal report is put on notice that this appraisal report is not a Home Inspection, Structural Engineer Inspection, Roof Certification, Pest and Dry Rot Inspection, Environmental Inspection, and/or any other inspection than a visual observation. If, the client and/or any other reader of this appraisal report has concerns of these systems that are beyond the expertise and scope of work of the appraisal process and appraiser then they should engage the services of a professional that is an expert in those systems.

I certify that the use of this report is subject to the requirements of the Appraisal Foundation and USPAP relating to review by its duly authorized representatives.

It is intended that this appraisal and appraisal report meet or exceed the minimum requirements of the Federal Financial Institutions Reform, Recovery and Enforcement Act of 1989 (FIRREA), the minimum appraisal regulatory laws administered by the California State Office of Real Estate Appraisers, as well as the Client's requested guidelines.

"Complete Visual Inspection" as stated in Certification #2 inspection is misleading and is amended to read as observation. A "complete visual observation" is defined as the following and includes only the following. A visual observation of the subject from the ground level walking around the subject's improvements and looking in each of the improvements (house, garage, & other buildings on site). The measuring of the exterior of the subject's house, garage, and significant outbuilding (shops, barns, & accessory dwelling units). A visual observation of the interior lay out/floor plan of the subject's house. Assess the functional utility of the property, address the conformity to the neighborhood, and a visual observation of the readily apparent condition of the property. The "complete visual observation" does not include observation of the crawl space access, attic, testing of the mechanical systems (includes but not limited to well, septic system, furnace, water heater, kitchen and bathroom appliances/fixtures, fireplace, electrical systems, natural/propane gas systems, and plumbing systems). The appraiser only reports what is readily observable based upon the visual observation. The appraiser is not liable for items that are concealed and those items that can not be seen.

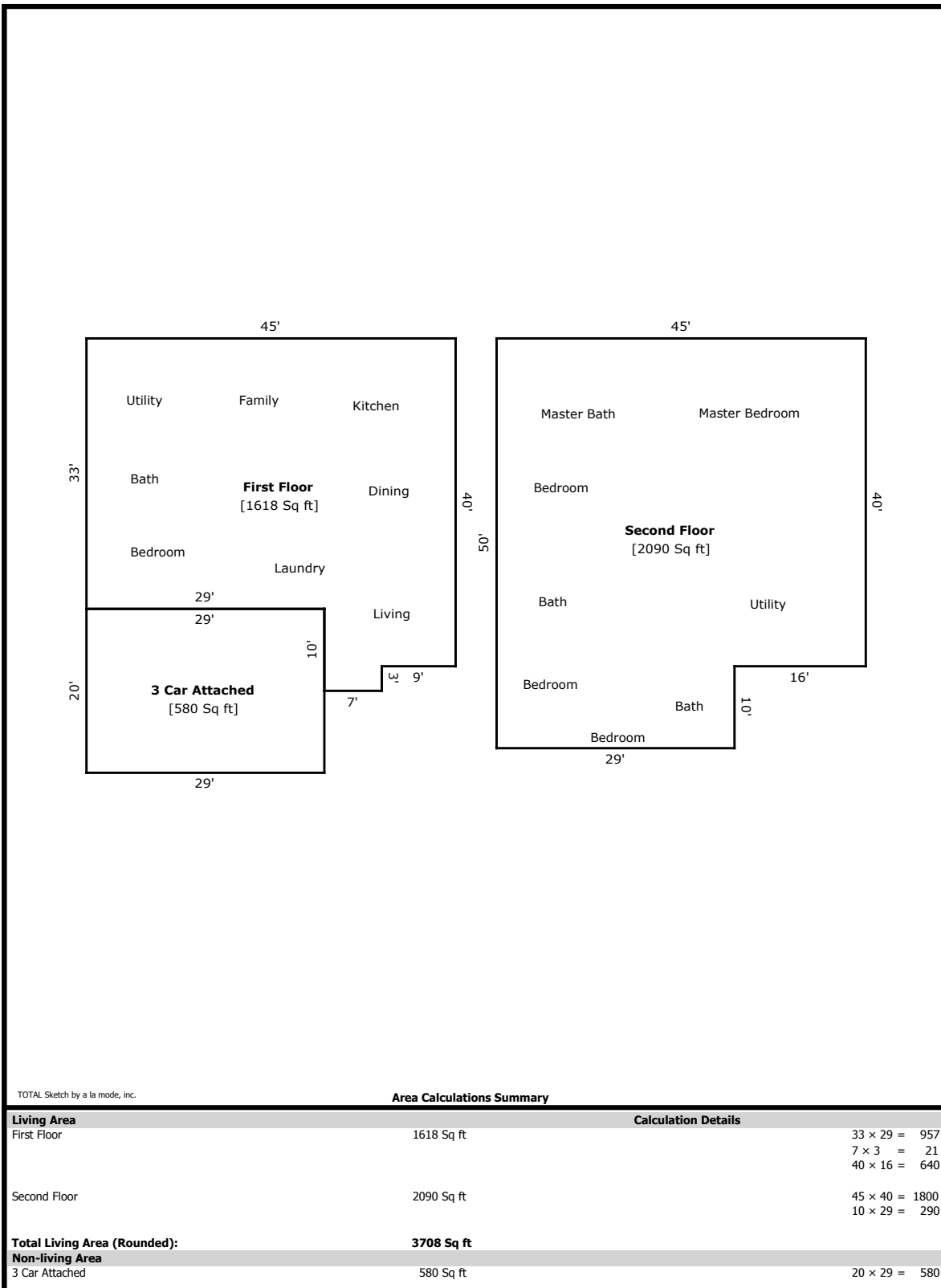
Certification #21 & #23. The Intended User of this appraisal report by the appraiser is only the client for the intended use for a mortgage finance transaction. The client may provide copies of this appraisal report to others as stated in Certification #21. The other parties may chose to rely upon this appraisal report, however, they should not rely on it to disclose conditions and defects of the subject property and improvements not already discussed in this appraisal report.

Page 1, Improvements, questions 2 and 3. These two questions and answers are based upon the complete visual observation of the subject property as defined above. The appraiser makes no warranties expressed implied or otherwise as to items that are beyond the scope of a visual observation and for systems not tested by the appraiser.

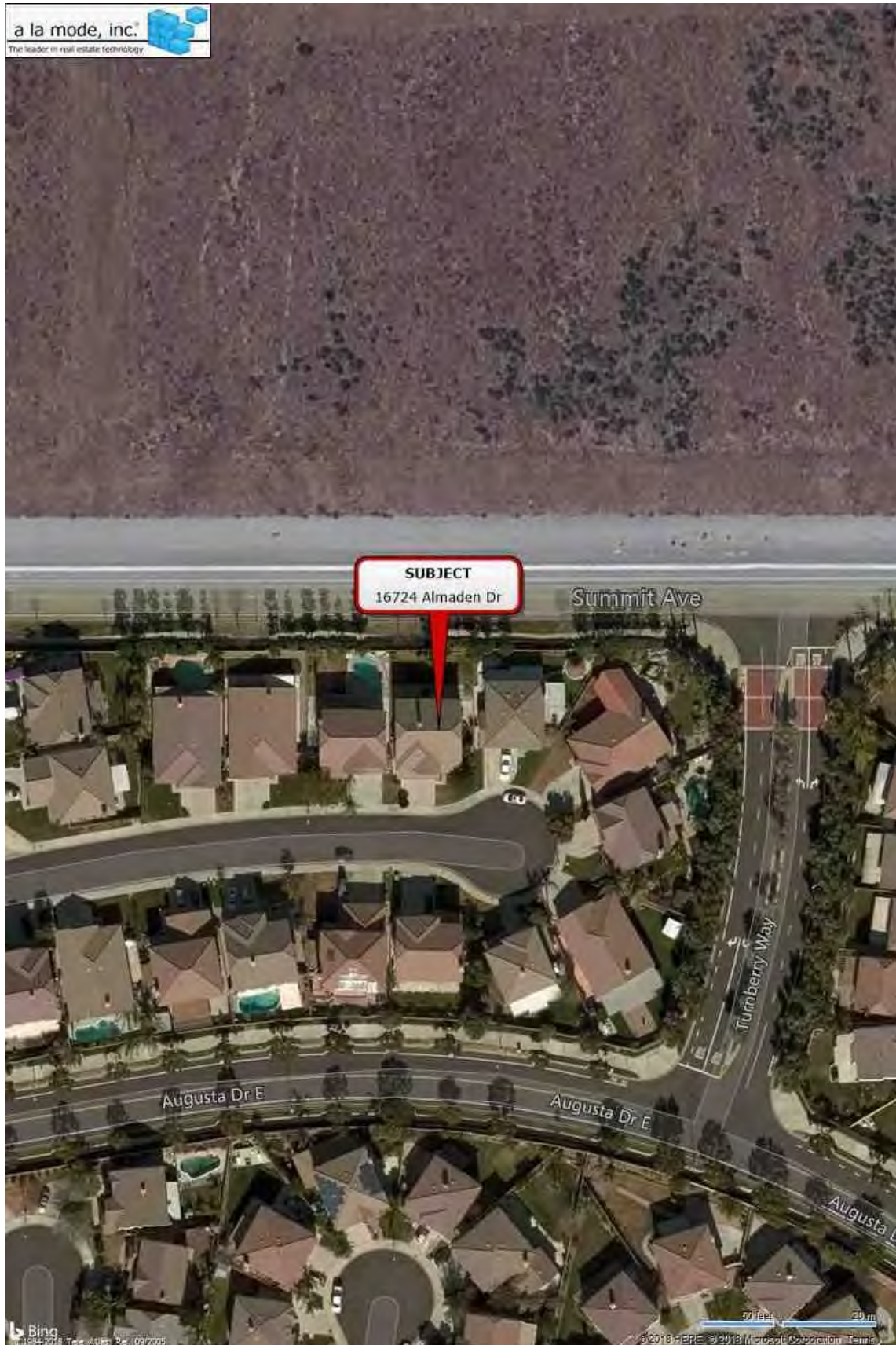
Supplemental Certification

I certify that, to the best of my knowledge and belief that I have not performed any prior services regarding the subject property, as an appraiser, or in any other capacity, within the three year period immediately preceding the acceptance of this appraisal assignment. Nor, do I have any financial interest in the subject property.

Borrower	Mae Wood					
Property Address	16724 Almaden Dr					
City	Fontana	County	Los Angeles	State	CA	Zip Code 92336
Lender/Client	Trinity Financial Services LLC					



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Borrower	Mae Wood	Main Document		Page 23 of 41			
Property Address	16724 Almaden Dr						
City	Fontana	County	Los Angeles	State	CA	Zip Code	92336
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Subject Front

16724 Almaden Dr
Sales Price N/A
Gross Living Area 3,683
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 4
Location Average
View Mountain
Site 6,580 sf
Quality Q3
Age 18



Subject Front



Subject Street

Borrower	Mae Wood						
Property Address	16724 Almaden Dr						
City	Fontana	County	Los Angeles	State	CA	Zip Code	92336
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Subject Street

16724 Almaden Dr
Sales Price N/A
Gross Living Area 3,683
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 4
Location Average
View Mountain
Site 6,580 sf
Quality Q3
Age 18



Kitchen



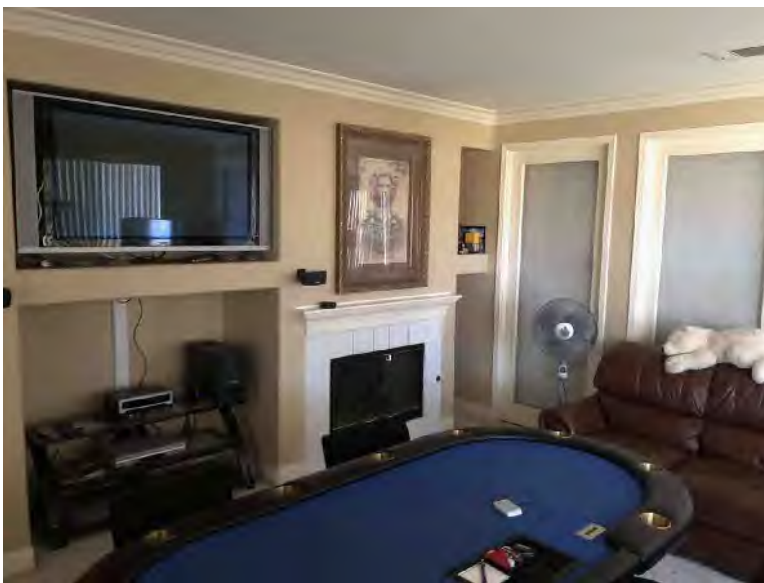
Dining Room

Borrower	Mae Wood					
Property Address	16724 Almaden Dr					
City	Fontana	County	Los Angeles	State	CA	Zip Code 92336
Lender/Client	Trinity Financial Services LLC					



Living Room

16724 Almaden Dr
Sales Price N/A
Gross Living Area 3,683
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 4
Location Average
View Mountain
Site 6,580 sf
Quality Q3
Age 18



Living Room



Loft/Bonus Room

Borrower	Mae Wood						
Property Address	16724 Almaden Dr						
City	Fontana	County	Los Angeles	State	CA	Zip Code	92336
Lender/Client	Trinity Financial Services LLC						

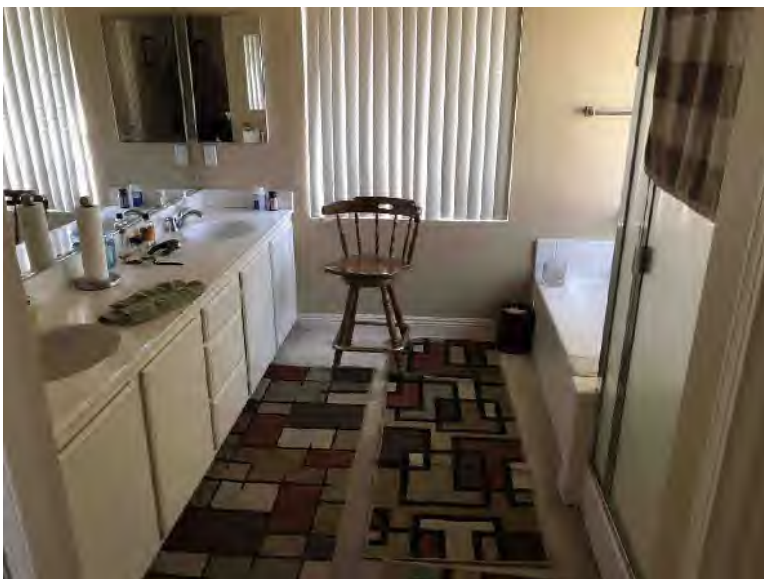


Loft/Bonus Room

16724 Almaden Dr
 Sales Price N/A
 Gross Living Area 3,683
 Total Rooms 9
 Total Bedrooms 5
 Total Bathrooms 4
 Location Average
 View Mountain
 Site 6,580 sf
 Quality Q3
 Age 18

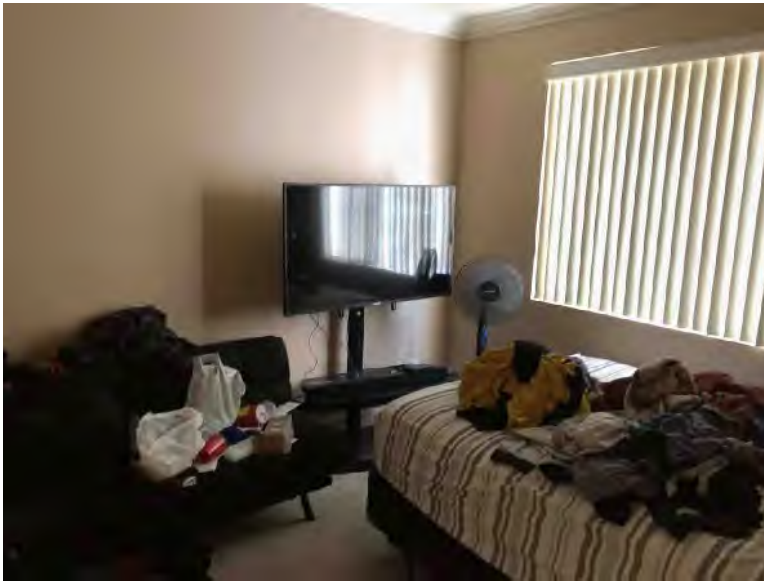


Master Bedroom



Master Bathroom

Main Document		Page 27 of 41	
Borrower	Mae Wood		
Property Address	16724 Almaden Dr		
City	Fontana	County	Los Angeles
		State	CA
		Zip Code	92336
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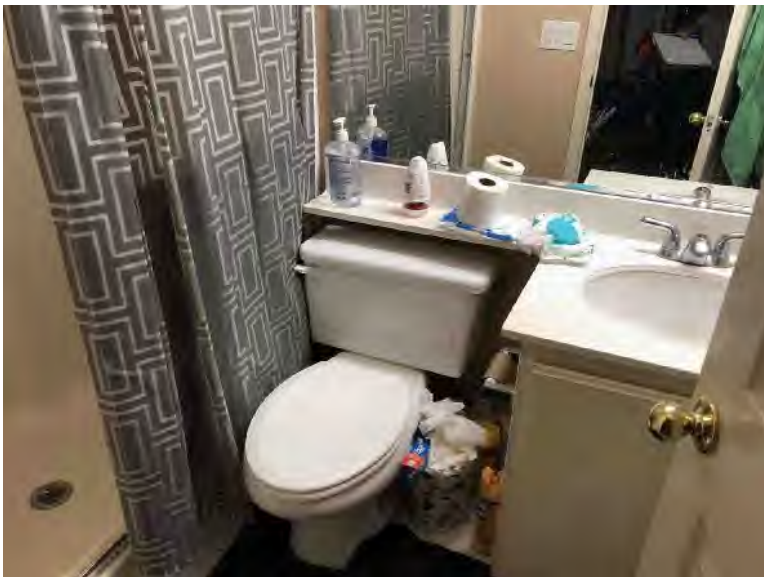


Bedroom

16724 Almaden Dr
Sales Price N/A
Gross Living Area 3,683
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 4
Location Average
View Mountain
Site 6,580 sf
Quality Q3
Age 18



Bathroom



Bathroom

Borrower	Mae Wood						
Property Address	16724 Almaden Dr						
City	Fontana	County	Los Angeles	State	CA	Zip Code	92336
Lender/Client	Trinity Financial Services LLC						

**Subject Rear**

16724 Almaden Dr
Sales Price N/A
Gross Living Area 3,683
Total Rooms 9
Total Bedrooms 5
Total Bathrooms 4
Location Average
View Mountain
Site 6,580 sf
Quality Q3
Age 18

**Subject Rear****Garage**

Borrower	Mae Wood					
Property Address	16724 Almaden Dr					
City	Fontana	County	Los Angeles	State	CA	Zip Code 92336
Lender/Client	Trinity Financial Services LLC					

**Comparable 1**

6065 Brookside Way	
Proxy. to Subject	0.58 miles SW
Sale Price	495,000
Gross Living Area	3,340
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	Average
View	Similar
Site	6,976 sf
Quality	Similar
Age	14

**Comparable 2**

6225 Shoreacres Ln	
Proxy. to Subject	0.67 miles S
Sale Price	540,000
Gross Living Area	3,099
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2.1
Location	Average
View	Similar
Site	8,449 sf
Quality	Similar
Age	15

*MLS Photo, residents were out front at time of inspection.

**Comparable 3**

5849 Seminole Way	
Proxy. to Subject	0.52 miles W
Sale Price	527,000
Gross Living Area	3,683
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3
Location	Superior -5%
View	Similar
Site	6,085 sf
Quality	Similar
Age	15

Borrower	Mae Wood					
Property Address	16724 Almaden Dr					
City	Fontana	County	Los Angeles	State	CA	Zip Code 92336
Lender/Client	Trinity Financial Services LLC					

**Comparable 4**

16209 Seminole Way	
Proxy. to Subject	0.64 miles W
Sale Price	488,000
Gross Living Area	3,340
Total Rooms	9
Total Bedrooms	5
Total Bathrooms	3.1
Location	Similar
View	Similar
Site	6,313 sf
Quality	Similar
Age	16

**Comparable 5**

5553 Sugar Maple Way	
Proxy. to Subject	0.36 miles NW
Sale Price	565,000
Gross Living Area	3,831
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	4
Location	Similar
View	Similar
Site	9,998 sf
Quality	Similar
Age	12

**Comparable 6**

16397 Basswood Ln	
Proxy. to Subject	0.40 miles W
Sale Price	550,000
Gross Living Area	3,656
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	4
Location	Similar
View	Similar
Site	10,027 sf
Quality	Similar
Age	12

16724 Almaden Dr, Fontana, CA 92336-5107, San Bernardino County



5	3,683	6,580	\$220,350
MLS Beds	MLS Sq Ft	Lot Sq Ft	Sale Price
4	2000	SFR	01/27/2000
MLS Baths	Yr Built	Type	Sale Date

Auction

Expired Listing

Owner Information

Owner Name:	Wood Mae E	Tax Billing Zip:	92336
Mail Owner Name:	Mae E Wood	Tax Billing Zip+4:	5107
Tax Billing Address:	16724 Almaden Dr	Owner Occupied:	Yes
Tax Billing City & State:	Fontana, CA		

Location Information

Zip Code:	92336	Location Influence:	Mountain
Carrier Route:	R019	Census Tract:	27.04
Tract Number:	15682-1	Topography:	Flat/Level
School District:	Fontana	Neighborhood Code:	080-080
Comm College District Code:	Chaffey Jt		

Tax Information

APN :	1119-081-13-0000	Lot:	13
% Improved:	75%	Water Tax Dist:	San Bernardino Vly J
Tax Area:	10066	Fire Dept Tax Dist:	Fontana
Tax Appraisal Area:	08		
Legal Description:	TRACT 15682-1 LOT 13 BOOK 274 PAGE 8		

Assessment & Tax

Assessment Year	2017	2016	2015
Assessed Value - Total	\$364,820	\$357,667	\$352,295
Assessed Value - Land	\$91,203	\$89,415	\$88,072
Assessed Value - Improved	\$273,617	\$268,252	\$264,223
YOY Assessed Change (\$)	\$7,153	\$5,372	
YOY Assessed Change (%)	2%	1.52%	

Tax Year	Total Tax	Change (\$)	Change (%)
2015	\$6,845		
2016	\$6,870	\$24	0.35%
2017	\$6,923	\$54	0.78%

Special Assessment	Tax Amount
Sierra Lakes Cfd #12	\$1,461.04
Sb Valley Muni Wtr Dbt Svc	\$556.35
Fontana-Sewer Fees	\$497.46
Fontana Unified Bond	\$406.04
Fontana-Trash	\$316.38
Chaffey College Bond	\$32.10
Co Ventr Control	\$5.62
Total Of Special Assessments	\$3,274.99

Characteristics

County Land Use:	Single Family Res	Water:	Public
Universal Land Use:	SFR	Sewer:	Public Service

Courtesy of Jeffrey Neel, Coldwell Banker Beachside, California Regional MLS

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Property Detail

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Lot Acres:	0.1511	Heat Type:	Central
Lot Area:	6,580	Cooling Type:	Refrigeration
Style:	Conventional	Garage Type:	Attached Garage
Building Sq Ft:	3,683	Garage Sq Ft:	590
Gross Area:	4,273	Parking Type:	Attached Frame Garage
2nd Floor Area:	2,033	Parking Spaces:	MLS: 3
Stories:	2	Roof Material:	Tile
Total Rooms:	9	Construction Type:	Frame
Bedrooms:	Tax: 4 MLS: 5	Year Built:	2000
Total Baths:	Tax: 3 MLS: 4	Effective Year Built:	2000
MLS Total Baths:	4	Porch:	Patio/Porch
Full Baths:	Tax: 3 MLS: 4	Porch 1 Area:	104
Family Room:	1	Porch Type:	Patio/Porch
Other Rooms:	Family Room	# of Buildings:	1
Fireplaces:	1		

Estimated Value

RealAVM™ (1):	\$573,327	Confidence Score (2):	83
RealAVM™ Range:	\$515,994 - \$630,660	Forecast Standard Deviation (3):	10
Value As Of:	09/06/2018		

- (1) RealAVM™ is a CoreLogic® derived value and should not be used in lieu of an appraisal.
- (2) The Confidence Score is a measure of the extent to which sales data, property information, and comparable sales support the property valuation analysis process. The confidence score range is 60 - 100. Clear and consistent quality and quantity of data drive higher confidence scores while lower confidence scores indicate diversity in data, lower quality and quantity of data, and/or limited similarity of the subject property to comparable sales.
- (3) The FSD denotes confidence in an AVM estimate and uses a consistent scale and meaning to generate a standardized confidence metric. The FSD is a statistic that measures the likely range or dispersion an AVM estimate will fall within, based on the consistency of the information available to the AVM at the time of estimation. The FSD can be used to create confidence that the true value has a statistical degree of certainty.

Listing Information

MLS Listing Number:	CV15131662	MLS Current List Price:	\$3,000
MLS Status:	Expired	MLS Original List Price:	\$3,000
MLS Area:	FONTANA	MLS Listing Agent:	Mrm-C32575-David Marbury
MLS Status Change Date:	05/13/2016	MLS Listing Broker:	CONTACT ONE REALTY
MLS Listing #	Cv15131662	I09055642	I08110420
MLS Status	Expired	Canceled	Expired
MLS Listing Date	05/12/2015	05/19/2009	07/31/2008
MLS Listing Price	\$3,000	\$425,000	\$450,000
MLS Orig Listing Price	\$3,000	\$425,000	\$550,000
MLS Listing Close Price			\$0
MLS Listing Cancellation Date	08/22/2015	08/27/2009	01/31/2009

Last Market Sale & Sales History

Recording Date:	02/03/2000	Sale Type:	Unknown
Sale Date:	01/27/2000	Deed Type:	Interfamily Deed
Sale Price:	\$220,350	Owner Name:	Wood Mae E
Price Per Square Feet:	\$59.83	Seller:	Jones-Wood Bernetha A
Document Number:	36471		
Recording Date	10/17/2003	02/03/2000	
Sale Date	10/13/2003	01/27/2000	
Sale Price		\$220,350	
Nominal	Y		
Buyer Name	Wood Mae E	Wood Frederick M	
Seller Name	Wood Frederick M	Jones-Wood Bernetha A	
Document Number	786741	36471	
Document Type	Grant Deed	Interfamily Deed	

Mortgage History

Mortgage Date	10/28/2005	10/28/2005	02/19/2004	11/05/2003	10/17/2003
Mortgage Amount	\$65,000	\$520,000	\$78,000	\$291,000	\$148,750

Courtesy of Jeffrey Neel, Coldwell Banker Beachside, California Regional MLS

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Mortgage Lender	Mortgageit Inc	Mortgageit Inc	Wells Fargo Bk	Wells Fargo Hm Mtg Inc	Oaktree Fndg Corp
Mortgage Code	Conventional	Conventional	Conventional	Conventional	Conventional
Mortgage Date	02/03/2000	02/03/2000			
Mortgage Amount	\$220,350	\$55,050			
Mortgage Lender	First Franklin Fin'l Corp	First Franklin Fin'l Corp			
Mortgage Code	Conventional	Conventional			

Foreclosure History

Document Type	Notice Of Sale	Notice Of Sale	Notice Of Sale	Notice Of Sale	Notice Of Sale
Default Date					
Foreclosure Filing Date					
Recording Date	09/13/2018	08/19/2018	08/14/2018	08/02/2018	04/26/2018
Document Number					
Default Amount					
Final Judgment Amount					
Original Doc Date					
Original Document Number					
Document Type	Notice Of Sale	Notice Of Sale	Notice Of Sale	Notice Of Trustee's Sale	Notice Of Default
Default Date					08/23/2017
Foreclosure Filing Date				12/18/2017	08/24/2017
Recording Date	03/27/2018	03/03/2018	02/07/2018	12/20/2017	08/25/2017
Document Number				540621	348170
Default Amount					\$32,377
Final Judgment Amount				\$93,137	
Original Doc Date				10/28/2005	10/28/2005
Original Document Number				812195	812195
Document Type	Release Of Lis Pendens/ Notice	Notice Of Default	Release Of Lis Pendens/ Notice	Notice Of Default	Release Of Lis Pendens/ Notice
Default Date		06/07/2014		02/04/2014	
Foreclosure Filing Date		06/10/2014		02/04/2014	
Recording Date	12/22/2014	06/16/2014	06/03/2014	02/11/2014	01/21/2011
Document Number	488591	214975	198859	57579	26816
Default Amount		\$38,649		\$20,780	
Final Judgment Amount					
Original Doc Date	06/16/2014	10/28/2005	02/11/2014	10/28/2005	05/14/2009
Original Document Number	214975	812194	57579	812194	208232
Document Type	Notice Of Trustee's Sale	Notice Of Default			
Default Date		05/13/2009			
Foreclosure Filing Date	08/17/2009	05/13/2009			
Recording Date	08/24/2009	05/14/2009			
Document Number	371471	208232			
Default Amount		\$71,721			
Final Judgment Amount	\$584,207				
Original Doc Date	10/28/2005	10/28/2005			
Original Document Number	812194	812194			

Courtesy of Jeffrey Neel, Coldwell Banker Beachside, California Regional MLS

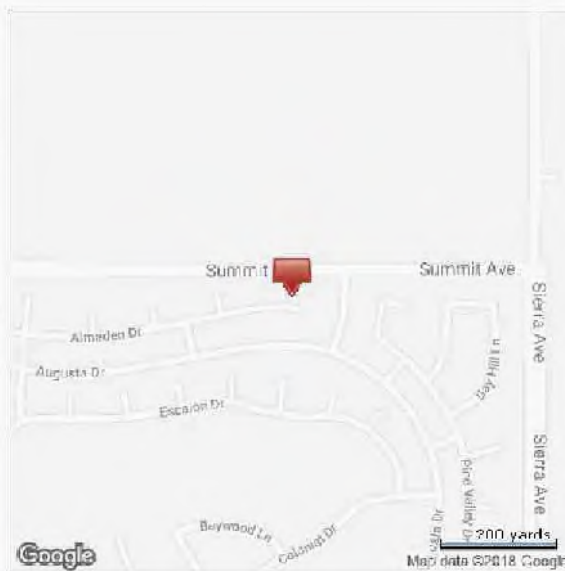
The data within this report is compiled by Coldwell Banker from public and private sources. The data is deemed reliable, but is not guaranteed. The accuracy of the data contained herein can be independently verified by the recipient of this report with the applicable county or municipality.

Property Detail

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Property Map



Courtesy of Jeffrey Neel, Coldwell Banker Beachside, California Regional MLS

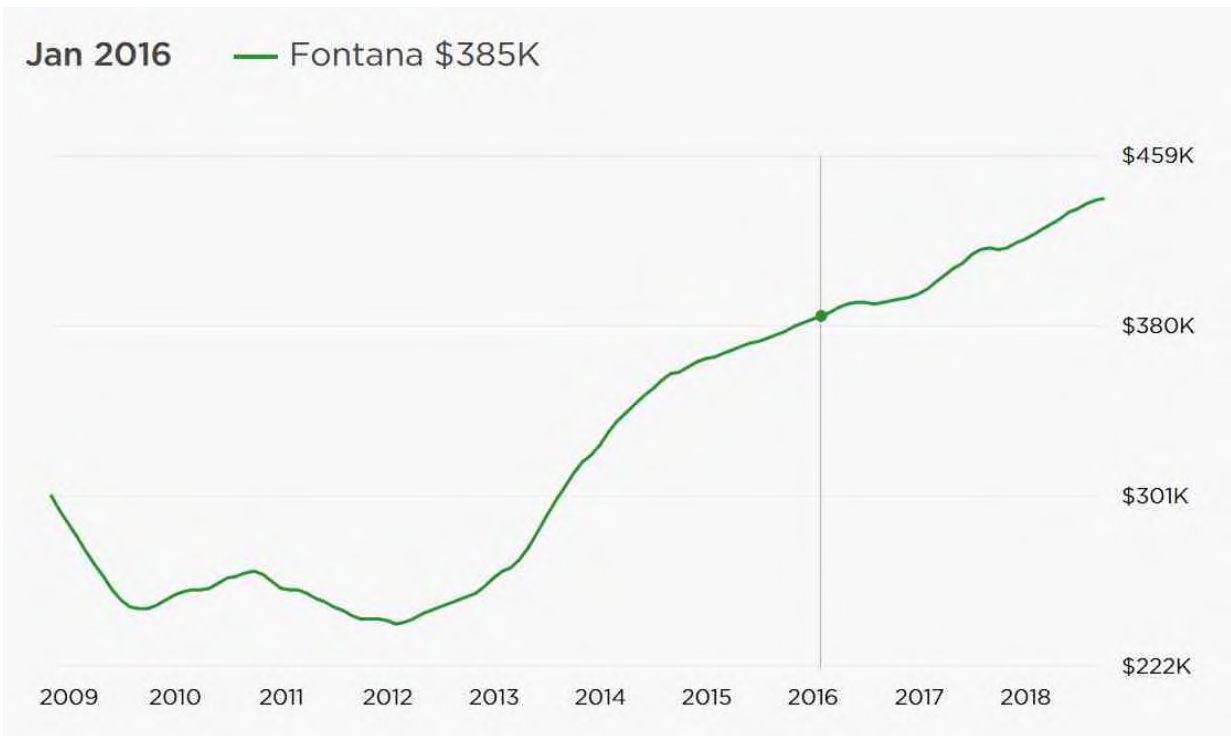
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Property Detail

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UNIFORM APPRAISAL DATASET (UAD) DEFINITIONS ADDENDUM

(Source: Fannie Mae UAD Appendix D: UAD Field-Specific Standardization Requirements)

Condition Ratings and Definitions

C1

The improvements have been recently constructed and have not been previously occupied. The entire structure and all components are new and the dwelling features no physical depreciation.

Note: Newly constructed improvements that feature recycled or previously used materials and/or components can be considered new dwellings provided that the dwelling is placed on a 100 percent new foundation and the recycled materials and the recycled components have been rehabilitated/remanufactured into like-new condition. Improvements that have not been previously occupied are not considered "new" if they have any significant physical depreciation (that is, newly constructed dwellings that have been vacant for an extended period of time without adequate maintenance or upkeep).

C2

The improvements feature no deferred maintenance, little or no physical depreciation, and require no repairs. Virtually all building components are new or have been recently repaired, refinished, or rehabilitated. All outdated components and finishes have been updated and/or replaced with components that meet current standards. Dwellings in this category are either almost new or have been recently completely renovated and are similar in condition to new construction.

Note: The improvements represent a relatively new property that is well maintained with no deferred maintenance and little or no physical depreciation, or an older property that has been recently completely renovated.

C3

The improvements are well maintained and feature limited physical depreciation due to normal wear and tear. Some components, but not every major building component, may be updated or recently rehabilitated. The structure has been well maintained.

Note: The improvement is in its first-cycle of replacing short-lived building components (appliances, floor coverings, HVAC, etc.) and is being well maintained. Its estimated effective age is less than its actual age. It also may reflect a property in which the majority of short-lived building components have been replaced but not to the level of a complete renovation.

C4

The improvements feature some minor deferred maintenance and physical deterioration due to normal wear and tear. The dwelling has been adequately maintained and requires only minimal repairs to building components/mechanical systems and cosmetic repairs. All major building components have been adequately maintained and are functionally adequate.

Note: The estimated effective age may be close to or equal to its actual age. It reflects a property in which some of the short-lived building components have been replaced, and some short-lived building components are at or near the end of their physical life expectancy; however, they still function adequately. Most minor repairs have been addressed on an ongoing basis resulting in an adequately maintained property.

C5

The improvements feature obvious deferred maintenance and are in need of some significant repairs. Some building components need repairs, rehabilitation, or updating. The functional utility and overall livability is somewhat diminished due to condition, but the dwelling remains useable and functional as a residence.

Note: Some significant repairs are needed to the improvements due to the lack of adequate maintenance. It reflects a property in which many of its short-lived building components are at the end of or have exceeded their physical life expectancy but remain functional.

C6

The improvements have substantial damage or deferred maintenance with deficiencies or defects that are severe enough to affect the safety, soundness, or structural integrity of the improvements. The improvements are in need of substantial repairs and rehabilitation, including many or most major components.

Note: Substantial repairs are needed to the improvements due to the lack of adequate maintenance or property damage. It reflects a property with conditions severe enough to affect the safety, soundness, or structural integrity of the improvements.

Quality Ratings and Definitions

Q1

Dwellings with this quality rating are usually unique structures that are individually designed by an architect for a specified user. Such residences typically are constructed from detailed architectural plans and specifications and feature an exceptionally high level of workmanship and exceptionally high-grade materials throughout the interior and exterior of the structure. The design features exceptionally high-quality exterior refinements and ornamentation, and exceptionally high-quality interior refinements. The workmanship, materials, and finishes throughout the dwelling are of exceptionally high quality.

Q2

Dwellings with this quality rating are often custom designed for construction on an individual property owner's site. However, dwellings in this quality grade are also found in high-quality tract developments featuring residence constructed from individual plans or from highly modified or upgraded plans. The design features detailed, high quality exterior ornamentation, high-quality interior refinements, and detail. The workmanship, materials, and finishes throughout the dwelling are generally of high or very high quality.

Quality Ratings and Definitions (continued)

Q3

Dwellings with this quality rating are residences of higher quality built from individual or readily available designer plans in above-standard residential tract developments or on an individual property owner's site. The design includes significant exterior ornamentation and interiors that are well finished. The workmanship exceeds acceptable standards and many materials and finishes throughout the dwelling have been upgraded from "stock" standards.

Q4

Dwellings with this quality rating meet or exceed the requirements of applicable building codes. Standard or modified standard building plans are utilized and the design includes adequate fenestration and some exterior ornamentation and interior refinements. Materials, workmanship, finish, and equipment are of stock or builder grade and may feature some upgrades.

Q5

Dwellings with this quality rating feature economy of construction and basic functionality as main considerations. Such dwellings feature a plain design using readily available or basic floor plans featuring minimal fenestration and basic finishes with minimal exterior ornamentation and limited interior detail. These dwellings meet minimum building codes and are constructed with inexpensive, stock materials with limited refinements and upgrades.

Q6

Dwellings with this quality rating are of basic quality and lower cost; some may not be suitable for year-round occupancy. Such dwellings are often built with simple plans or without plans, often utilizing the lowest quality building materials. Such dwellings are often built or expanded by persons who are professionally unskilled or possess only minimal construction skills. Electrical, plumbing, and other mechanical systems and equipment may be minimal or non-existent. Older dwellings may feature one or more substandard or non-conforming additions to the original structure

Definitions of Not Updated, Updated, and Remodeled

Not Updated

Little or no updating or modernization. This description includes, but is not limited to, new homes.

Residential properties of fifteen years of age or less often reflect an original condition with no updating, if no major components have been replaced or updated. Those over fifteen years of age are also considered not updated if the appliances, fixtures, and finishes are predominantly dated. An area that is 'Not Updated' may still be well maintained and fully functional, and this rating does not necessarily imply deferred maintenance or physical/functional deterioration.

Updated

The area of the home has been modified to meet current market expectations. These modifications are limited in terms of both scope and cost.

An updated area of the home should have an improved look and feel, or functional utility. Changes that constitute updates include refurbishment and/or replacing components to meet existing market expectations. Updates do not include significant alterations to the existing structure.

Remodeled

Significant finish and/or structural changes have been made that increase utility and appeal through complete replacement and/or expansion.

A remodeled area reflects fundamental changes that include multiple alterations. These alterations may include some or all of the following: replacement of a major component (cabinet(s), bathtub, or bathroom tile), relocation of plumbing/gas fixtures/appliances, significant structural alterations (relocating walls, and/or the addition of) square footage). This would include a complete gutting and rebuild.

Explanation of Bathroom Count

Three-quarter baths are counted as a full bath in all cases. Quarter baths (baths that feature only a toilet) are not included in the bathroom count. The number of full and half baths is reported by separating the two values using a period, where the full bath count is represented to the left of the period and the half bath count is represented to the right of the period.

Example:

3.2 indicates three full baths and two half baths.

Abbreviations Used in Data Standardization Text

[illegible]

PROOF OF SERVICE OF DOCUMENT

I am over the age of 18 and not a party to this bankruptcy case or adversary proceeding. My business address is: **1851 East First Street, Suite 1550, Santa Ana, California 92705-4067**

A true and correct copy of the foregoing document entitled (*specify*):

CREDITOR TRINITY FINANCIAL SERVICES, LLC'S OPPOSITION TO DEBTOR'S NOTICE OF MOTION AND MOTION TO DETERMINE SECURED VALUE OF REAL PROPERTY; and DECLARATION OF APPRAISER IN SUPPORT OF OPPOSITION TO NOTICE OF MOTION AND MOTION TO DETERMINE SECURED VALUE OF REAL PROPERTY

will be served or was served (a) on the judge in chambers in the form and manner required by LBR 5005-2(d); and (b) in the manner stated below:

1. TO BE SERVED BY THE COURT VIA NOTICE OF ELECTRONIC FILING (NEF):

Pursuant to controlling General Orders and LBR, the foregoing document will be served by the court via NEF and hyperlink to the document. On (date) **11/8/18**, I checked the CM/ECF docket for this bankruptcy case or adversary proceeding and determined that the following persons are on the Electronic Mail Notice List to receive NEF transmission at the email addresses stated below:

- Camaray D Callier-Henderson chenderson@mclaw.org, CACD_ECF@mclaw.org
- Kathy A Dockery (TR) EFiling@LATrustee.com
- Sean C Ferry sferry@ecf.courtdrive.com, bkyecf@rasflaw.com
- Rafael R Garcia-Salgado rgarcia@bwsllaw.com, bantle@bwsllaw.com, rjr-nef@bwsllaw.com, jgomez@bwsllaw.com
- James D. Hornbuckle jdh@cornerstonelawcorp.com
- Christina J O christinao@mclaw.org, CACD_ECF@mclaw.org
- Richard J Reynolds rreynolds@bwsllaw.com, psoeffner@bwsllaw.com, tmims@bwsllaw.com, rjr-nef@bwsllaw.com, fcabezas@bwsllaw.com
- United States Trustee (LA) ustpregion16.la.ecf@usdoj.gov

☐ Service information continued on attached page

2. SERVED BY UNITED STATES MAIL:

On (date) **11/8/18**, I served the following persons and/or entities at the last known addresses in this bankruptcy case or adversary proceeding by placing a true and correct copy thereof in a sealed envelope in the United States mail, first class, postage prepaid, and addressed as follows. Listing the judge here constitutes a declaration that mailing to the judge will be completed no later than 24 hours after the document is filed.

Debtor:

Mae E. Wood
3016 W. 82nd Place
Inglewood, CA 90305

☐ Service information continued on attached page

///

1 ///
2

3 **3. SERVED BY PERSONAL DELIVERY, OVERNIGHT MAIL, FACSIMILE**
4 **TRANSMISSION OR EMAIL** (state method for each person or entity served): Pursuant to

5 F.R.Civ.P. 5 and/or controlling LBR, on (date) _____, I served the following persons and/or
6 entities by personal delivery, overnight mail service, or (for those who consented in writing to
7 such service method), by facsimile transmission and/or email as follows. Listing the judge here
8 constitutes a declaration that personal delivery on, or overnight mail to, the judge will be
9 completed no later than 24 hours after the document is filed.

10 ☐ Service information continued
11 on attached page

12 I declare under penalty of perjury under the laws of the United States that the foregoing is true
13 and correct.

14 **11/8/18**

15 Bernadette C. Antle

16 *Date*

17 *Printed Name*

18 
19 *Signature*